

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Middle District of Florida

Case number (if known): Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13

FILED

2016 AUG -8 A 10:25

CLERK, U.S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION☐ Check if this is an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Identify Yourself

## About Debtor 1:

## About Debtor 2 (Spouse Only in a Joint Case):

## 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Lisa

First name

Dianne

Middle name

Bythewood

Last name

Suffix (Sr., Jr., II, III)

Craig

First name

Middle name

Bythewood

Last name

Suffix (Sr., Jr., II, III)

#13/022

## 2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

## 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 9 9 1 3

OR

9 xx - xx -

xxx - xx - 3 2 5 5

OR

9 xx - xx -

Debtor 1

**Craig**

First Name

Middle Name

**Bythewood**

Last Name

Case number (if known)

**About Debtor 1:****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and doing business as names

☐ I have not used any business names or EINs.

VHU Express Inc

Business name

Vertical Holdings Unlimited LLC

Business name

4	7	3	5	7	7	4	3	8
EIN								

2	7	0	6	3	0	0	7	1
EIN								

**About Debtor 2 (Spouse Only in a Joint Case):**☐ I have not used any business names or EINs.

VHU Express Inc

Business name

Vertical Holdings Unlimited LLC

Business name

4	7	3	5	7	7	4	3	8
EIN								

2	7	0	6	3	0	0	7	1
EIN								

**5. Where you live**

9621 Royal Fern Court

Number Street

Tampa

City

FL

State

33647

ZIP Code

Hillsborough

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

7853 Gunn Highway #181

Number Street

P.O. Box

Tampa

City

FL

State

33626

ZIP Code

**If Debtor 2 lives at a different address:**

Number Street

City

State

ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City

State

ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Debtor 1

**Craig**

First Name

Middle Name

**Bythewood**

Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 1010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13

**8. How you will pay the fee**

☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☒ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

☒ No

☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

☒ No

☐ Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

**11. Do you rent your residence?**

☐ No. Go to line 12.

☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1

**Craig**

First Name

**Bythewood**

Last Name

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))☐ None of the above**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☒ No☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1

**Craig**

First Name

Middle Name

**Bythewood**

Last Name

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

Craig

First Name

Middle Name

Bythewood

Last Name

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes****16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

☐ No. Go to line 16b.☒ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

☐ No. Go to line 16c.☒ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.

**17. Are you filing under Chapter 7?**☒ No. I am not filing under Chapter 7. Go to line 18.

☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☐ No☐ Yes

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

**18. How many creditors do you estimate that you owe?**☒ 1-49☐ 50-99☐ 100-199☐ 200-999☐ 1,000-5,000☐ 5,001-10,000☐ 10,001-25,000☐ 25,001-50,000☐ 50,001-100,000☐ More than 100,000**19. How much do you estimate your assets to be worth?**☐ \$0-\$50,000☒ \$50,001-\$100,000☐ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion**20. How much do you estimate your liabilities to be?**☐ \$0-\$50,000☐ \$50,001-\$100,000☒ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 1

Executed on

08/08/2016  
MM / DD / YYYY

Signature of Debtor 2

Executed on

08/08/2016  
MM / DD / YYYY

Debtor 1

**Craig**

First Name

**Bythewood**

Last Name

Case number (if known) \_\_\_\_\_

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

☐ No

☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No

☒ Yes

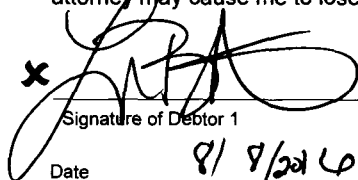
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x   
Signature of Debtor 1  
Date 8/8/2016  
MM / DD / YYYY

Contact phone

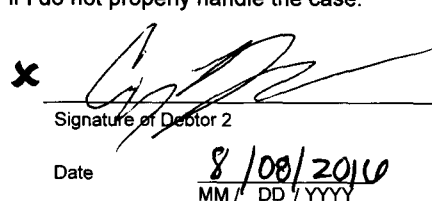
813-469-0940

Cell phone

813-469-0940

Email address

lbythewood@gmail.com

x   
Signature of Debtor 2  
Date 8/08/2016  
MM / DD / YYYY

Contact phone

813-313-8446

Cell phone

813-313-8446

Email address

Cbythewood@gmail.com

Fill in this information to identify your case and this filing:

Debtor 1 **Lisa** **Dianne** **Bythewood**  
 First name Middle name Last name  
 Debtor 2 **Craig** **Bythewood**  
 First name Middle name Last name  
☐ Co-debtor filing  
☐ United States Bankruptcy Court for the Middle District of Florida  
 Case number

☐ Check if this is an amended filing

Official Form 106B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☒ No, go to Part 2.  
☐ Yes, here is the property:

1.1. \_\_\_\_\_  
 Street address if available or other description

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Code \_\_\_\_\_

County \_\_\_\_\_

What is the property? Check all that apply.

- ☐ Single family home  
☐ Double or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \_\_\_\_\_ Current value of the portion you own? \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. \_\_\_\_\_  
 Street address if available or other description

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Code \_\_\_\_\_

County \_\_\_\_\_

What is the property? Check all that apply.

- ☐ Single family home  
☐ Double or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \_\_\_\_\_ Current value of the portion you own? \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)



Debtor 1 Lisa First name Middle name Last name

1.3. What is the property? Check all that apply.

1. Single family home  
2. Detached or attached building  
3. Condominium or cooperative  
4. Manufactured or mobile home  
5. Land  
6. Investment property  
7. Timeshare  
8. Other

Do not deduct secured claims or exemptions from the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.  
1. Debtor 1 only  
2. Debtor 2 only  
3. Debtor 1 and Debtor 2 only  
4. At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

3.1. Make BMW Year 2011 Mileage 65000

Who has an interest in the property? Check one.  
1. Debtor 1 only  
2. Debtor 2 only  
3. Debtor 1 and Debtor 2 only  
4. At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

Check if this is community property (see instructions)

3.2. Make Mercedes Year 2016 Mileage 15000

Who has an interest in the property? Check one.  
1. Debtor 1 only  
2. Debtor 2 only  
3. Debtor 1 and Debtor 2 only  
4. At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

Check if this is community property (see instructions)

Debtor 1 Lisa First name Middle name Last name

Case 1 Debtor 1 Known

3. Make Winter  
Model Mercedes  
Year 2016  
Mileage 1200  
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

☐ Check if this is community property (see instructions)

35,000.00

3. Make Winter  
Model Mercedes  
Year 2016  
Mileage 1200  
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

☐ Check if this is community property (see instructions)

35,000.00

Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

1. Make  
Model  
Year  
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

2. Make  
Model  
Year  
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions from the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

☐ Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here



**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or debts.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe: Appliances and furniture

5,000.00

**7. Electronics**

Examples: Televisions and radios, audio, video, stereo, and digital equipment, computers, printers, scanners, music collections, electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe: Televisions, computers, printers, scanners, cell phones

10,000.00

**8. Collectibles of value**

Examples: Antiques and figurines, paintings, prints, or other artwork, books, collectibles, or other art objects, stamps, coins, or base ball card collections, other collections, electronic media collectibles

☒ No

☐ Yes. Describe:

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment, bicycles, pool tables, golf clubs, skis, canoes, and kayaks, car entry tools, musical instruments

☒ No

☐ Yes. Describe:

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe:

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe: Everyday clothes and accessories

10,000.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe: wedding and

600.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe:

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Provide specific information:

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

25,600.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet in your home in a safe deposit box and on hand when you file your petition

☐ No  
☒ Yes Cash 100.00

17. Deposits of money

Examples: Checking savings or other financial accounts certificates of deposit shares in credit unions brokerage houses and other similar institutions. If you have multiple accounts with the same institution list each.

☐ No  
☒ Yes Institution name

17.1. Checking account	Bank of America	100.00
17.2. Checking account	Chase	
17.3. Savings account	Fifth Third Bank	66.79
17.4. Savings account		
17.5. Certificates of deposit		
17.6. Other financial account		
17.7. Other financial account		
17.8. Other financial account		
17.9. Other financial account		

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds investment accounts with brokerage firms money market accounts

☒ No  
☐ Yes Institution or issuer name

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No Name of entity % of ownership  
☐ Yes. If it is specific information about the % of ownership

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering the .

☒ No

☐ Yes. List each instrument separately, including the institution name and description.

21. Retirement or pension accounts

Examples: Interests in 01 03 Thrift Savings accounts or other pension or profit sharing plans

☒ No

☐ Yes. List each account separately, including the type of account, institution name, and balance.

22. Security deposits and prepayments

Do not share of all in case deposits you have made so that you may continue service or use from a company.  
Examples: Agreements with landlords for pre-paid rent, public utilities, electric, gas, water, telephone, communications companies or others

☐ No

☐ Yes. List each security deposit or prepayment separately, including the institution name or individual, amount, and description.

23. Annuities: contract for a periodic payment of money to you either for life or for a number of years

☒ No

☐ Yes. List each annuity separately, including the institution name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26. C. 530 and 529 and 529

Yes

es. Institution name and description. Separately file the records of any interests. 11 C. 521

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

Yes

es. Give specific information about the

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

Yes

es. Give specific information about the

27. Licenses, franchises, and other general intangibles

Examples: Building permits, electric licenses, cooperative association holdings, or licenses, professional licenses

Yes

es. Give specific information about the

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or deductions.

28. Tax refunds owed to you

Yes

es. Give specific information about the, including whether you already filed the returns and the tax years.

Federal State Local

29. Family support

Examples: cash for, alimony, social support, child support, maintenance, divorce settlement, property settlement

Yes

es. Give specific information.

Alimony Maintenance Support Divorce settlement Property settlement

30. Other amounts someone owes you

Examples: unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, social security benefits, unpaid loans you made to someone else

Yes

es. Give specific information. Outstanding receivables owed by customer

\$ 325,000.00

31. Interests in insurance policies

Examples: health disability, or life insurance health savings account credit health owner's or renter's insurance

☒ No

☐ Yes. Describe the insurance company name of each policy and list its beneficiary. Beneficiary. (renter or refundable)

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust or proceeds from a life insurance policy or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Describe specific information.

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: accidents employment disputes insurance claims or rights to sue

☐ No

☒ Yes. Describe each claim. Claim on unpaid invoices 825,000.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.

35. Any financial assets you did not already list

☒ No

☐ Yes. Describe specific information. \$

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here



\$

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or abatements.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe.

39. Office equipment, furnishings, and supplies

Examples: Business-related computers software code printers copiers fax machines firs telephones desks chairs electronic devices

☐ No

☒ Yes. Describe. computers printers copier office furniture 6,000.00

0. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No  
☐ Yes. Describe.....

1. Inventory

☐ No  
☐ Yes. Describe.....

2. Interests in partnerships or joint ventures

☐ No  
☐ Yes. Describe.....

Name of entity	Partnership interest	Ownership interest

3. Customer lists, mailing lists, or other compilations

☒ No  
☐ Yes. Do your lists include personally identifiable information as defined in 11 U.S.C. 101(1)?  
☐ No  
☐ Yes. Describe.....

4. Any business-related property you did not already list

☒ No  
☐ Yes. Describe specific information.....

5. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

6,000.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

6. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.  
☐ Yes. Go to line 7.

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

7. Farm animals

Examples: livestock, poultry, farmed fish

☒ No  
☐ Yes. Describe.....



8. Crops—either growing or harvested

☒ No

☐ Yes. Please provide specific information.

9. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No

☐ Yes

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes

51. Any farm- and commercial fishing-related property you did not already list

☒ No

☐ Yes. Please provide specific information.

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here



**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: ☐ Season tickets ☐ Country club ☐ Membership

☒ No

☐ Yes. Please provide specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here



**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 ➔ \$ 0.00

56. Part 2: Total vehicles, line 5 96,000.00

57. Part 3: Total personal and household items, line 15 25,600.00

58. Part 4: Total financial assets, line 36 1,150,000.00

59. Part 5: Total business-related property, line 45 6,000.00

60. Part 6: Total farm- and fishing-related property, line 52 0.00

61. Part 7: Total other property not listed, line 54 + 0.00

62. Total personal property. Add lines 56 through 61. 1,277,600.00 Copy personal property total ➔ + 1,277,600.00

63. Total of all property on Schedule A/B. Add line 55 to line 62. 1,277,600.00



Debtor 1 Lisa Dianne Bythewood Case number if known:

First name Middle name Last name

## Part 1:

## Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A  
Amount of claim  
Do not deduct the  
value of collateral.

Column B  
Value of collateral  
that supports this  
claim

Column C  
Unsecured  
portion  
if any

McKenzie Capital

Describe the property that secures the claim:

Creditor's name

725 W 12th St

Number Street

City

Mercedes

201 33126

City

State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Daimler Financial

Describe the property that secures the claim:

21,000.00

35,000.00

Creditor's name

PO Box 101

Number Street

City

Mercedes

76262

City

State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) 40,000.00

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☒ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Yellowstone Capital

Describe the property that secures the claim:

35,000.00

Creditor's name

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

Number Street

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:



Fill in this information to identify your case:

Debtor 1	First name	Middle name	Last name
	Lisa	Dianne	Bythewood
Debtor 2	First name	Middle name	Last name
	Craig		Bythewood
<input type="checkbox"/> Spouse, if filing <input type="checkbox"/> First name <input type="checkbox"/> Middle name <input type="checkbox"/> Last name			
<input type="checkbox"/> United States Bankruptcy Court for the Middle District of Florida			
Case number	<input type="checkbox"/> known <input type="checkbox"/>		

☐ Check if this is an amended filing

Official Form 106

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? ☐ If you are filing a joint case, do not list either spouse as a codebtor.

☐ No☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? ☐ Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.

☐ No. Go to line 3.☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?☒ No☐ Yes. In which community state or territory did you live?  Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply

3.1 Debtor: Deborah McFarland

First name: Deborah, Middle name: McFarland, Last name: McFarland

Address: 2503 W North A Street

City: Tampa, State: Florida, ZIP Code: 33601

☒ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line 

3.2

First name:  Middle name:  Last name:

Address:

City:  State:  ZIP Code:

☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line 

3.3

First name:  Middle name:  Last name:

Address:

City:  State:  ZIP Code:

☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line

Debtor 1

Lisa

Dianne

Bythewood

First name

Middle name

Last name

Case number If known

**Additional Page to List More Codebtors****Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**

Check all schedules that apply

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

3.

Name

Number Street

City State ZIP Code

☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line☐ Schedule D, line☐ Schedule B/F, line☐ Schedule C, line

Fill in this information to identify your case:

Debtor 1 Lisa Dianne Bythewood  
 First name Middle name Last name

Debtor 2 Craig  Bythewood  
 First name Middle name Last name

☐ Spouse, if filing ☐ First name ☐ Middle name ☐ Last name

☐ United States Bankruptcy Court for the: Middle District of Florida

Case number ☐ ☐ known ☐

Check if this is ☐☐ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date ☐MM / DD / ☐MM / DD / ☐Official Form 106 ☐**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

☒ Employed  
☐ Not employed

**Debtor 2 or non-filing spouse**

☐ Employed  
☒ Not employed

**Occupation**☐Professor**Employer's name**Christ☐**Employer's address**7853 Dunn Highway 181☐☐ Number ☐ Street☐ Number ☐ StreetSan Jose FL 33626

City State ZIP Code

☐

City State ZIP Code

How long employed there? 2 years2 years**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write 00 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions before all payroll deductions. If not paid monthly, calculate what the monthly wage would be.**

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	<u>4,000.00</u>	<u>0.00</u>

**3. Estimate and list monthly overtime pay.**

3.	<u>0.00</u>	<u>0.00</u>
----	-------------	-------------

**4. Calculate gross income. Add line 2 to line 3.**

4.	<u>4,000.00</u>	<u>0.00</u>
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Debtor 1 Lisa Dianne Bythewood  
 First name Middle name Last name

Case number (if known) \_\_\_\_\_

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
Copy line 4 here → 4.	4,000.00	0.00
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	0.00	
5b. Mandatory contributions for retirement plans	0.00	
5c. Voluntary contributions for retirement plans	0.00	
5d. Required repayments of retirement fund loans	0.00	
5e. Insurance	0.00	
5f. Domestic support obligations	0.00	1,641.00
5g. Union dues	0.00	
5h. Other deductions. Specify _____		
6. Add the payroll deductions. Add lines 5a-5h.		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	4,000.00	0.00

**8. List all other income regularly received:**

8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	0.00	0.00
8b. Interest and dividends	0.00	0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	0.00	0.00
8d. Unemployment compensation	0.00	0.00
8e. Social Security	0.00	0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps, benefits under the Supplemental Nutrition Assistance Program, or housing subsidies. Specify <u>Food stamps</u>	0.00	526.00
8g. Pension or retirement income	0.00	0.00
8h. Other monthly income. Specify _____	0.00	0.00
9. Add all other income. Add lines 8a-8h.	0.00	526.00

10. Calculate monthly income. Add line 7 to line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	4,000.00	+	0.00	=	4,000.00
---	----------	---	------	---	----------

**11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify Food stamps 11. + \_\_\_\_\_

**12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.**

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. 4,526.00

**Combined  
monthly income**

**13. Do you expect an increase or decrease within the year after you file this form?**

☐ No.

☒ Yes. Explain Business back up and resumed



Fill in this information to identify your case:

Debtor 1 Lisa Dianne Bythewood  
 First name Middle name Last name

Debtor 2 Craig Bythewood  
 First name Middle name Last name

☐ Case, if filing ☐ First name ☐ Middle name ☐ Last name

☐ United States Bankruptcy Court for the Middle District of Florida

Case number ☐ ☐ known ☐

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

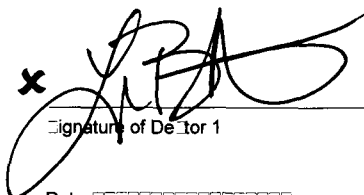
**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of Person ☐ ☐ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature Official Form 11 ☐

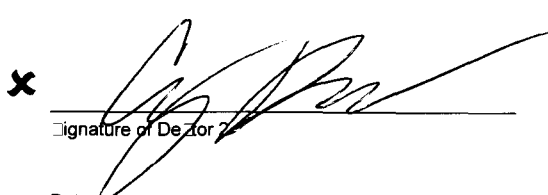
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x 

Signature of Debtor 1

Date ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

MM / DD / YYYY

x 

Signature of Debtor 2

Date ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>Lisa</u>	<u>Dianne</u>	<u>Bythewood</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2	<u>Craig</u>		<u>Bythewood</u>
(Spouse, if filing)	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>

United States Bankruptcy Court for the: Middle District of Florida

Case number (if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1:****Dates Debtor 1 lived there****Debtor 2:****Dates Debtor 2 lived there**11205 Sunny Delight Court

Number Street

From 08/14/2016To 03/15/2016☒ Same as Debtor 1☒ Same as Debtor 1

Number Street

From \_\_\_\_\_

To \_\_\_\_\_

Tampa FL 33556

City State ZIP Code

City State ZIP Code

☐ Same as Debtor 1☐ Same as Debtor 1

Number Street

From \_\_\_\_\_

To \_\_\_\_\_

Number Street

From \_\_\_\_\_

To \_\_\_\_\_

City State ZIP Code

City State ZIP Code

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)**

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

Debtor 1 **Lisa** **Dianne** **Bythewood** Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ <u>13,000.00</u>
<b>For last calendar year:</b> (January 1 to December 31, <u>2015</u> ) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ <u>42,000.00</u>
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2014</u> ) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>108,000.00</u>

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, <u>2015</u> ) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>53,000.00</u>
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2014</u> ) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>120,000.00</u>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☒ No

☐ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, <u>2015</u> ) <small>YYYY</small>	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2014</u> ) <small>YYYY</small>	_____	\$ _____
	_____	\$ _____
	_____	\$ _____

Debtor 1

Lisa

First Name

Dianne

Middle Name

Bythewood

Last Name

Case number (if known)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 Lisa Dianne Bythewood  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

☒ No

☐ Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

*Include payments on debts guaranteed or cosigned by an insider.*

☒ No

☐ Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

Debtor 1 Lisa Dianne Bythewood  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Child Support		
Case title _____	Court Name _____	<input checked="" type="checkbox"/> Pending
_____	Number _____ Street _____	<input type="checkbox"/> On appeal
Case number _____	City _____ State _____ ZIP Code _____	<input type="checkbox"/> Concluded
Case title _____	Court Name _____	<input type="checkbox"/> Pending
_____	Number _____ Street _____	<input type="checkbox"/> On appeal
Case number _____	City _____ State _____ ZIP Code _____	<input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

Describe the property	Date	Value of the property
McKenzie Capital Creditor's Name		\$ 300.00
Number _____ Street _____	Explain what happened	
_____	<input checked="" type="checkbox"/> Property was repossessed.	
_____	<input type="checkbox"/> Property was foreclosed.	
City _____ State _____ ZIP Code _____	<input type="checkbox"/> Property was garnished.	
	<input checked="" type="checkbox"/> Property was attached, seized, or levied.	
Mercedes Benz Financial Creditor's Name	08/05/2016	\$ 40,000.00
Number _____ Street _____	Explain what happened	
_____	<input checked="" type="checkbox"/> Property was repossessed.	
_____	<input type="checkbox"/> Property was foreclosed.	
City _____ State _____ ZIP Code _____	<input type="checkbox"/> Property was garnished.	
	<input type="checkbox"/> Property was attached, seized, or levied.	

Debtor 1 Lisa Dianne Bythewood  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street			\$
City State ZIP Code			

Last 4 digits of account number: XXXX-\_\_\_\_

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
Number Street			\$
City State ZIP Code			
Person's relationship to you			
Gifts with a total value of more than \$600 per person			
Person to Whom You Gave the Gift			\$
Number Street			\$
City State ZIP Code			
Person's relationship to you			

Debtor 1 **Lisa** **Dianne** **Bythewood**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☐ No  
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name _____ _____ Number Street _____ City State ZIP Code	100 Bikes to disadvantaged children	12/15/2015	\$ 5,000.00
			\$ _____

**Part 6: List Certain Losses**

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
			\$ _____

**Part 7: List Certain Payments or Transfers**

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☒ No  
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code Email or website address _____ Person Who Made the Payment, if Not You		\$ _____
		\$ _____



Debtor 1 Lisa Dianne Bythewood  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____	_____	\$ _____
Number _____ Street _____	_____	\$ _____
_____		
City _____ State _____ ZIP Code _____		
Email or website address _____		
Person Who Made the Payment, if Not You _____		

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
 Do not include any payment or transfer that you listed on line 16.

☒ No  
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____	_____	\$ _____
Number _____ Street _____	_____	\$ _____
_____		
City _____ State _____ ZIP Code _____		

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
 Do not include gifts and transfers that you have already listed on this statement.

☒ No  
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____		_____
Number _____ Street _____		
_____		
City _____ State _____ ZIP Code _____		
Person's relationship to you _____		
Person Who Received Transfer _____		_____
Number _____ Street _____		
_____		
City _____ State _____ ZIP Code _____		
Person's relationship to you _____		

Debtor 1 **Lisa** **Dianne** **Bythewood**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust \_\_\_\_\_

### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX- _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX- _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Lisa

Dianne

Bythewood

First Name

Middle Name

Last Name

Case number (if known)

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**☒ No☐ Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Name of Storage Facility

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

☐ No☐ Yes**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**☒ No☐ Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

\$

Number Street

Number Street

City State ZIP Code

City State ZIP Code

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**☒ No☐ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Lisa

Dianne

Bythewood

First Name

Middle Name

Last Name

Case number (if known)

## 25. Have you notified any governmental unit of any release of hazardous material?

☒ No☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site		Governmental unit	
Number	Street	Number	Street
		City	State ZIP Code
City	State	ZIP Code	

## 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No☐ Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
	Court Name		<input type="checkbox"/> Pending
	Number	Street	<input type="checkbox"/> On appeal
Case number	City	State ZIP Code	<input type="checkbox"/> Concluded

**Part 11: Give Details About Your Business or Connections to Any Business**

## 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)☐ A partner in a partnership☒ An officer, director, or managing executive of a corporation☐ An owner of at least 5% of the voting or equity securities of a corporation☐ No. None of the above applies. Go to Part 12.☐ Yes. Check all that apply above and fill in the details below for each business.

VHU Express Inc

Business Name

7853 Gunn Highway #181

Number Street

Tampa FL 33626

City State ZIP Code

Vertical Holdings Unlimited LLC

Business Name

Number Street

City State ZIP Code

Describe the nature of the business

Courier and Trucking

Name of accountant or bookkeeper

Craig Bythewood

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 4 7 -3 5 7 7 4 3 8

Dates business existed

From 03/31/2015 To 08/05/2016

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 2 7 -0 6 3 0 0 7 1

Dates business existed

From To

Debtor 1 Lisa Dianne Bythewood Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Business Name \_\_\_\_\_

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Describe the nature of the business \_\_\_\_\_

Name of accountant or bookkeeper \_\_\_\_\_

Employer identification number

Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From \_\_\_\_\_ To \_\_\_\_\_

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☐ Yes. Fill in the details below.

Date issued

Name \_\_\_\_\_

MM / DD / YYYY

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 1

Date 8/8/16

Signature of Debtor 2

Date 8/8/16

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).